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U. S. DEPT. OF



AGRICULTURE

SEVEN STEPS TOWARD SAVING

100 PER CENT
HOME



REVIEW YOUR
RECORDS

KEEP ACCOUNTS

MAKE PRACTICE
FOLLOW PRECEPT

PREPARE A PLAN

STUDY YOUR SPENDING

COUNT THEIR COST

KNOW YOUR NEEDS



U.S. TREASURY



DEPARTMENT

HOW TO MOUNT THE STEPS

First Step

KNOW YOUR NEEDS

YOUR MONEY MUST PAY FOR

FOOD — Adequate, Nutritious,
Appetizing.

CLOTHING — Healthful, Com-
fortable, Suitable, Attractive.

HOME — Sanitary, Convenient,
Pleasant.

OPERATING EXPENSES —
Fuel, Light, Service.

PERSONAL EXPENSES —
Education, Pleasure, Gifts.

SAVINGS — Emergency, Perma-
nent.

FOOD: We may wish for more food than we need. If we eat too much, too little, or the wrong kinds of food we cannot work as well and may injure our health. Learn what kinds and how much your family needs.

CLOTHING: Does the family wardrobe really fit the family needs? Are your clothes comfortable? Do they keep you warm or cool according to season? Is the clothing easy to clean and care for? Do you get all the service you pay for? Is it appropriate? Becoming?

HOME: Does the house provide comfort, enjoyment, and some privacy for everyone? Has it light, air, sunshine, and running water? Is it easy to work in and keep clean? Is your furniture chosen and arranged to make the whole family comfortable? Is the coloring attractive?

OPERATING EXPENSES: How much must you spend for light and fuel? For keeping your home and its furnishings in good condition? For paid help?

PERSONAL EXPENSES: Your family must have recreation. They need some books and magazines. The children must go to school. How much should you allow for such purposes and helping others?

SUNDRIES: There are miscellaneous expenses, such as carfare and postage, which you will have to meet.

SAVINGS: You are not safe without an emergency fund to draw on in sickness or unexpected need. Provide for this and be easy in your mind.

You ought also to buy your share of War Savings Stamps and Liberty Bonds. This will help your country now and better yourself and your children in the future.

To save money by going without necessities is bad economy, but to waste anything lessens your wealth, the wealth of your country, and the wealth of the world.

WHEN YOU WASTE, EVERYBODY LOSES

WHEN YOU SAVE WISELY, EVERYBODY GAINS

Second Step

COUNT THE COST: How much should you spend to meet these needs?

Do you know the kinds of food on the market and what they should cost? What clothing to buy, and what to pay for it? How much to pay for your house or flat? How much it should cost to run it? Even a little first-hand knowledge will protect you from "bad bargains" and unscrupulous dealers.

Third Step

STUDY YOUR SPENDING: Figure roughly what you have been spending and saving. Is it more or less than what you have just counted up?

Fourth Step

PREPARE A PLAN: A plan for spending is what business men call a budget. It is best to make a budget for the year, but try it at least for a month or a week. Use some such form as this:

1919

PROBABLE INCOME	PLANNED EXPENSES
..... \$.....	Rent, or cost of own-
.....	ing home..... \$..700..
.....	Food
.....	Clothing
.....	Running Expenses....
.....	Emergencies
.....	Savings
..... <u>.....</u>	Other Expenses..... <u>.....</u>
Total..... \$	Total..... \$.....

Fifth Step

MAKE PRACTICE FOLLOW PRECEPT: Use your newly acquired knowledge of needs and costs to carry out your plan. Write down this plan, and the reforms you hope to make. This will help you to check up results.

SPEND WISELY



SAVE SANELY

Sixth Step

KEEP ACCOUNTS: Adopt a form suitable to your needs and keep the record regularly. Compare the totals from time to time with your budget. This will show you mistakes to avoid in the future. Here is a form which shows how much you are spending for each item and for each group of needs:

Money received	Date	Item	MONEY PAID OUT							Savings	Total of savings and money paid out
			Food	Rent or cost of owning home	Running expenses	Clothing	Personal expenses	Sundries	Total		
\$150.00	1918 Dec. 1	Salary.									
		Nov. gas bill.....	.....	.....	\$2.57	.....	.....	.....	.....
		W. S. S.....	.....	.....	.....	.....	.....	.....	.....	\$4.26	
		2 lbs. beef.....	\$ 0.56	.....	.....	.....	.....	.....	.....
		Milk bill Nov....	15.30	.....	.....	.....	.....	.....	.....
		Laundress 1 day	.....	.....	1.50	.....	.....	.....	.....
		2 pair hose.....	.....	.....	.....	\$1.00	.....	.....	.....
		Rent .....	.....	\$27.00	.....	.....	.....	.....	.....
		Magazine.....	.....	.....	.....	.....	\$0.35	.....	.....
		Stamps .....	.....	.....	.....	.....	.....	\$0.15	.....	

Seventh Step

REVIEW YOUR RECORDS: Study your accounts.

Do they show—

that all your family's needs are being met?

that you are paying fair prices?

that you are saving a reasonable amount?

that you can do something more to bring your home up to 100 per cent?

Ask your local Home Demonstration Agent for advice on any of these points, and write to the Department of Agriculture, Washington, D. C., for free copies of the Thrift Leaflets.

THEN BUY WAR



SAVINGS STAMPS